

# Commonwealth Bank

Commonwealth Bank of Australia  
ABN 48 123 123 124

Financial Services  
Group Security

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Sydney  
NSW 2001

John Geurts  
Executive General Manager Group Security

Mr M Fraser  
Suite 13/12 Bayview Street  
Runaway Bay  
GOLD COAST QLD 4216



28 April 2014

**BY HAND**

## ***Private and Confidential***

Dear Mr Fraser

### **Your interactions with Commonwealth Bank of Australia and its staff**

Since around November 2012, you have conducted a campaign against the Commonwealth Bank and its subsidiaries (**CBA Group**). Despite being invited at a very early stage to participate in the CBA Group's standard process for resolution of customer complaints, you have repeatedly declined to take part in that process. You have not raised any complaint about any banking product or service you have received from the CBA Group, and we note that you have now ceased your banking relationship with CBA.

Instead, you demanded meetings with senior CBA Group staff. When CBA declined to meet with you on the terms you demanded, you embarked on a course of conduct which has included (but is not limited to) the following conduct since November 2012:

- repeated telephone calls to one or more CBA Group executives;
- repeated SMS messages to one or more CBA Group executives;
- repeated e-mails to one or more CBA Group executives;
- threatening telephone calls to one or more CBA Group executives;
- threatening SMS messages to one or more CBA Group executives;
- threatening e-mails to one or more CBA Group executives;
- posting of material on your websites and Facebook page which is untrue, misleading, and which defames or vilifies one or more CBA Group executives;
- posting of personal details of one or more CBA Group executives on your websites and Facebook page;
- making false statements about one or more CBA Group executives to persons professionally associated with those CBA Group executives;
- mass e-mails to CBA staff containing false statements about one or more CBA executives;
- attendance by you, or those affiliated with you, at home addresses of persons personally associated with one or more CBA Group executives;

- attempts to procure personal details of one or more CBA Group executives;
- surveillance of CBA Group premises whilst posing as a minister of religion; and
- video surveillance of CBA Group premises.

You are, of course, free to seek to hold yourself out as a consumer activist and to criticise us. However, CBA regards many of your claims as untrue and malicious. We object to:

- the making of false statements by you about CBA Group or any person associated with CBA Group;
- the inducement of any person (including any current or former CBA Group employee) to breach a contractual obligation owed to the CBA Group; and
- your unlawful misuse of intellectual property of CBA on your websites and elsewhere.

In particular, your behaviour towards our staff deeply concerns us. In CBA's opinion your behaviour has gone far beyond consumer activism, to the point where it constitutes unlawful stalking, harassment or vilification of a number of CBA Group staff members.

We take the general welfare and security of our staff seriously. CBA therefore requires you to immediately **cease and desist from** the above behaviour or any other behaviour which menaces, threatens, harasses, intimidates or vilifies any CBA Group staff member.

You are no longer a customer of CBA Group. There is no reason for you to attempt further contact with CBA Group and we hereby require you to refrain from:

- making further contact with the CBA Group;
- entering any CBA Group premises;
- further engaging in any of the conduct set out above, especially the behaviour referred to in relation to our staff.

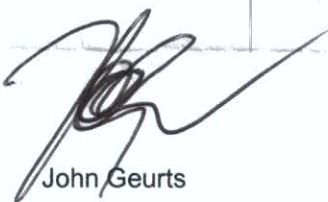
Any attempt by you to enter CBA Group premises will be regarded by us as trespassing and if you enter CBA Group premises you will be required to leave immediately.

Please confirm by e-mail to [j.geurts@cba.com.au](mailto:j.geurts@cba.com.au), no later than Friday 9 May 2014, that you will comply with these requirements.

We wish to make it perfectly clear that if necessary or appropriate CBA, or a body charged with the prosecution of offences, will place this letter before a Court, to serve as evidence that we have asked you to cease and desist from your behaviour.

Meanwhile, and in any event, we reserve the right to take such further action against you as is permitted by law to stand behind our staff.

Yours sincerely,



John Geurts

Executive General Manager, Group Security